

Information to identify the case:

Debtor 1	<u>Miguel A Perez-Fleitas</u>	Social Security number or ITIN	xxx-xx-4880
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	20-18560-SLM		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Miguel A Perez-Fleitas

4/3/25

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Miguel A Perez-Fleitas
Debtor

Case No. 20-18560-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Apr 03, 2025

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2025:

Recip ID	Recipient Name and Address
db	+ Miguel A Perez-Fleitas, 1125 Monmouth Ave, Linden, NJ 07036-2021
518896370	+ Enhanced Recovery Corp, Attn: Bankruptcy, 8014 Bayberry Road, Jacksonville, FL 32256-7412
518896371	+ Kellie T Hannum C/O, Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040-8999
518896378	+ Yenifer Alicea, 1327 Virginia Street, Elizabeth, NJ 07208-2839

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 03 2025 21:35:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 03 2025 21:35:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518896366	Email/Text: BKelectronicnotices@cenlar.com	Apr 03 2025 21:34:00	Cenlar, Attn: Bankruptcy, Po Box 77404, Ewing, NJ 08628
518957185	Email/Text: BKelectronicnotices@cenlar.com	Apr 03 2025 21:34:00	Cenlar FSB, Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618
518896365	+ EDI: CAPITALONE.COM	Apr 04 2025 00:57:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518907328	+ EDI: AIS.COM	Apr 04 2025 00:57:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518897501	+ Email/Text: bankruptcy@cavps.com	Apr 03 2025 21:35:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518896367	+ EDI: CITICORP	Apr 04 2025 00:57:00	Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
518896368	+ Email/Text: bankruptcy@credencerm.com	Apr 03 2025 21:35:00	Credence Resource Management, LLC, 17000 Dallas Parkway, Suite 204, Dallas, TX 75248-1940
518938673	EDI: Q3G.COM	Apr 04 2025 00:57:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518902294	EDI: DISCOVER	Apr 04 2025 00:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518896369	+ EDI: DISCOVER	Apr 04 2025 00:57:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
519542351	Email/Text: camanagement@mtb.com	Apr 03 2025 21:34:00	M&T Bank, PO BOX 1288, Buffalo, NY 14240
519542352	Email/Text: camanagement@mtb.com	Apr 03 2025 21:34:00	M&T Bank, PO BOX 1288, Buffalo, NY 14240,

District/off: 0312-2

User: admin

Page 2 of 3

Date Rcvd: Apr 03, 2025

Form ID: 3180W

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			M&T Bank, PO BOX 1288, Buffalo, NY 14240
518904806	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 03 2025 21:35:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
518896372	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 03 2025 21:35:00	Midland Fund, Attn: Bankruptcy, 350 Camino De La Reine Ste 100, San Diego, CA 92108-3007
518955364	EDI: PRA.COM	Apr 04 2025 00:57:00	Portfolio Recovery Associates, LLC, c/o THE HOME DEPOT, POB 41067, Norfolk, VA 23541
518920515	EDI: Q3G.COM	Apr 04 2025 00:57:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
518896374	+ Email/Text: bankruptcy@savit.com	Apr 03 2025 21:35:00	SaVit Collection Agency, Attn: Bankruptcy, Po Box 250, East Brunswick, NJ 08816-0250
518896373	+ Email/Text: enotifications@santanderconsumerusa.com	Apr 03 2025 21:35:00	Santander Consumer USA, Attn: Bankruptcy, 10-64-38-Fd7 601 Penn St, Reading, PA 19601-3544
518896791	^ MEBN	Apr 03 2025 21:21:31	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518896375	+ EDI: SYNC	Apr 04 2025 00:57:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518896376	+ EDI: SYNC	Apr 04 2025 00:57:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
518904952	+ EDI: AIS.COM	Apr 04 2025 00:57:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518957697	+ EDI: AIS.COM	Apr 04 2025 00:57:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518896377	+ Email/Text: ymfus_bankruptcy@yamaha-motor.com	Apr 03 2025 21:33:00	Yamaha Financial Services, Attn: Bankruptcy, 6555 Katella Ave, Cypress, CA 90630-5101

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518946931		Nj Family Support Center, PO BOX 4880, NJ 08660

TOTAL: 1 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2025

Signature: /s/Gustava Winters

District/off: 0312-2

User: admin

Page 3 of 3

Date Rcvd: Apr 03, 2025

Form ID: 3180W

Total Noticed: 30

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Manufacturers and Traders Trust Company a/k/a M&T Bank, successor by merger with Hudson City Savings Bank dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Marie-Ann Greenberg	on behalf of Trustee Marie-Ann Greenberg magecf@magtrustee.com
Paola D. Vera	on behalf of Debtor Miguel A Perez-Fleitas pvera@cabanillaslaw.com bankruptcy@cabanillaslaw.com;r64840@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5